

Certificate Number: 13791-GAN-DE-018754709

Bankruptcy Case Number: 09-69160



13791-GAN-DE-018754709

## CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 23, 2012, at 3:14 o'clock PM EDT, Beth Haynes completed a course on personal financial management given by internet by DebtorWise Foundation, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Northern District of Georgia.

Date: July 23, 2012

By: /s/Norma Diaz

Name: Norma Diaz

Title: Counselor